

April 28, 2004

Mr. Paul Smith, Jr.
Safeco Insurance Co
P.O. Box 5373
Poland, Ohio 44514

Re: Claim Number 521474522015

Dear Mr. Smith:

This is the third letter I have sent to you regarding the above referenced claim representing the fire loss of the Rainbow Inn on December 5, 2003.

I have written to you one February 21, 2004 and I followed up on March 24, 2004. This is my third letter and I have yet to hear from you other than the letter you sent on February 11, 2004.

My wife and I have been patient. We want to go back into business but as long as you ignore us and refuse to deal with us in a business like manner we are being severely financially damaged. We don't understand why you are treating us like this. We were good customers and paid our premiums on a timely basis and never were a problem. This is not only a sorry commentary on you and your company, but on the local agency that represented us and found you to underwrite the coverage. We would appreciate your consideration of claim and we would still like to settle this amicably. We feel you have denied it unjustly.

As I stated in the letter of February 21, 2004, and again on March 24, 2004, we are anxious to get this claim settled so we can rebuild. My radio show ended on March 16th and we are about to return to Pennsylvania. The Rainbow Inn will be our sole source of income unless I can sell another book and those prospects don't look all that great. We do not desire to be forced to seek a legal remedy. That is why we have been patient to this point. However, our patience is running short and unless we hear from you within thirty (30) days, we will have no recourse but to retain legal council and pursue a remedy to this situation.

Sincerely,

Harold T. Beck